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MONEY NOBODY TAUGHT YOU - BOOK 13

THE CRASH

TEEN EDITION



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The Crash

How to Ride Out the Storm

Paul Blankenburg

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2026

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The Crash

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The Crash

TEEN EDITION

Money Nobody Taught You: Book 13

How to Ride Out the Storm

by **Paul Blankenburg**

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Not financial, legal, or investment advice. This book is a story that teaches money ideas. Nothing here tells you what to buy, sell, or hold. Markets, oil and gold go down as well as up. Talk to a qualified professional about your own situation.

Characters, companies, laws, bills, businesses, and places in the story are

fictional. The bill in this story is made up. Teaching numbers are made-up examples and are labeled as such. Real-world facts are listed with sources at the back.

Which One Are You?



Marcus, 17: The Paycheck-to-Paycheck Guy (Not Anymore) Full-time at the shop, finishing senior year online. Rebuilds frac pumps. Has a cushion now, and he's about to find out what it's for.

Nia, 18: The One Who Asks Out of high school. Keeper of THE

RULEBOOK. Boxed one boring sentence twice. She remembers it. Nobody else does.

Dev, 20: The “I’ve Got This” Guy

Weekend delivery driver. Lazy investor. His robot buys on red days. His mood ring is about to turn black.

Jaz, 19: The Careful Saver Certified

nursing assistant in the ER, starting nursing school. Reads the risks first. Stays calm when everybody else is yelling. It’s her job.

Uncle Ray, 58: The Guy You Wish You

Had Frac mechanic. Yellow hard hat. Giant coffee mug. Has seen an oil bust before. Doesn’t talk about it. Yet.

Roz (Rosalind Webb): The Original

R.W. Ray’s partner. Owns half the shop.

Keeps the books. Keeps her coat on when the news is bad.

Ruth Wren: The Safety Lead Gauge checker. Free tax clinic. Was there the last time the oil money dried up.

Mom: The One Behind the Alarm Ray's little sister. Calls him Raymond. Keeps a list on the fridge for bad months.

Tavo Reyes, 15: The Kid Who Used to Run Cons Eighth grader. School store manager. Sent the last alert. Knows the rigging, because he used to rig things.

Kenny, 15: The Kid with the Ear Plays trumpet in the band. Lost twenty dollars to a gold app last winter. Learned from it. Can hear a wrong note from across a gym.

The Rulebook

Nobody Gave You

*Money is a game. The rules are real.
Somebody wrote them down. Nobody
sends them home with you.*

*Their mother poured coffee in a diner by
the rail yard. When oil was high, the
diner was full. When oil fell, everything
fell at once. She wrote down what that
week taught her.*

**This is page thirteen. Rule 13: Storms
are certain. Timing isn't.**

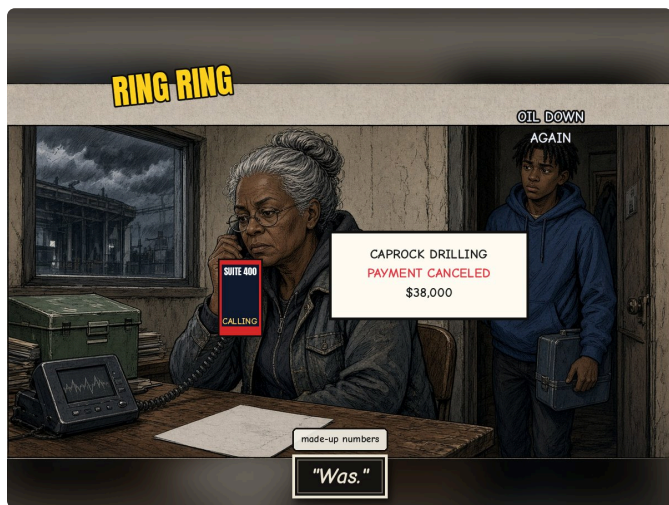
*Previously, in Book 12: Mrs. Garza paid
eighteen thousand dollars for gold coins
she never held. The crew helped her fight
back. Torn page twelve showed Mama's*

1983 receipt from Mabry Precious

Metals: a coin that never came. Ray finally held a gold coin of his own.

Nia found a dull line on page 311 of a giant bill: the government *may* change the price of its gold. Everybody shrugged. The bill got stuck and forgotten. Then oil prices fell three weeks in a row. At 5:41, Tavo sent the alert. *Storms are certain. Timing isn't.*

Cold Open: Is It Storming Yet?



The shop, a Tuesday in March, 7:02 a.m.

Roz was already at her desk when Marcus came in. She hadn't taken her coat off.

"The drilling company called," she said.

"They're not paying the bill. Not late.

Not at all. They're shutting down two rigs."

"That's our biggest customer," said Marcus.

"Was," said Roz.

On the radio, a news voice was talking fast. Oil prices down again. Markets down again. Words like *worst day since* and *emergency meeting*.

Dev burst in with his phone.

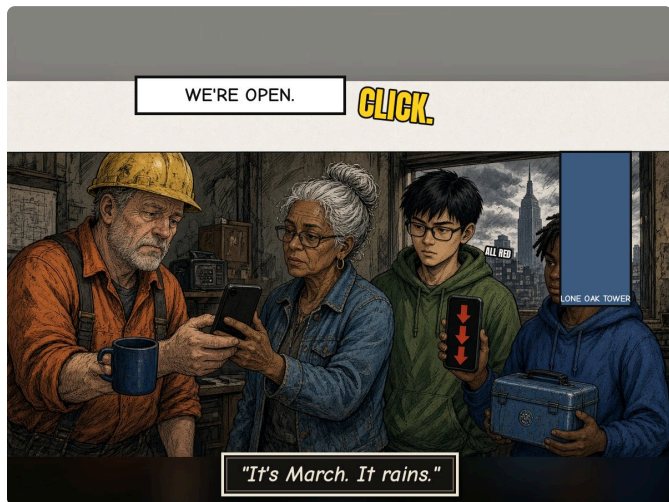
"Everything's red! Like, *everything!* My robot's buying on a red day again, right?"

Ray came in last, with his mug. He listened to the radio for a long moment.

Then the shop phone rang. Roz picked it up. She listened. Her face went very still.

She covered the phone with her hand.

“It’s Suite 400,” she said. “He wants to know if it’s storming yet.”



Ray put his mug down. He held out his hand. Roz gave him the phone.

Ray listened for three seconds.

“We’re open,” he said.

Click.

He handed the phone back to Roz and picked up his mug again.

“That’s it?” said Dev. “That’s all you’re gonna say to the bad guys?”

Ray looked out the window. Rain was starting to tap on the glass. Far away, across the flat gray prairie, Lone Oak Tower stood with its top lost in the clouds.

“It’s March,” said Ray. “It rains.”

Then he went to buy one and started work like it was any other Tuesday.

Roz watched him go. Then she looked at the paper on her desk. *CAPROCK DRILLING. PAYMENT CANCELED. \$38,000.*

She finally took off her coat.

“Okay,” she said to nobody. “Let’s see what we built.”

*A crash. A dull line that wakes up. A
page from the oil bust. Book 13: The
Crash.*

Chapter 1: What We Built

Thirty-Eight Thousand

At lunch, Roz called everybody into the office. Marcus, Ray, Ruth, and Brent squeezed in. Tavo and Kenny were there too. It was spring break, and they'd been sweeping the bays for pretzel money.

Roz turned her laptop around so everybody could see.

“Here’s the hole,” she said.

*CAPROCK DRILLING: owes us
\$38,000. Not coming.*

“Caprock was four out of every ten jobs we did,” said Roz. “Now it’s zero. And

the other oil companies are slowing down too.”

“So we’re broke?” said Kenny.

“No,” said Roz. “That’s the point of this meeting. We’re not broke. We’re *tested*.”

She scrolled down.

STORM FUND: \$30,000. Shop bills: about \$10,000 a month. That’s three months.

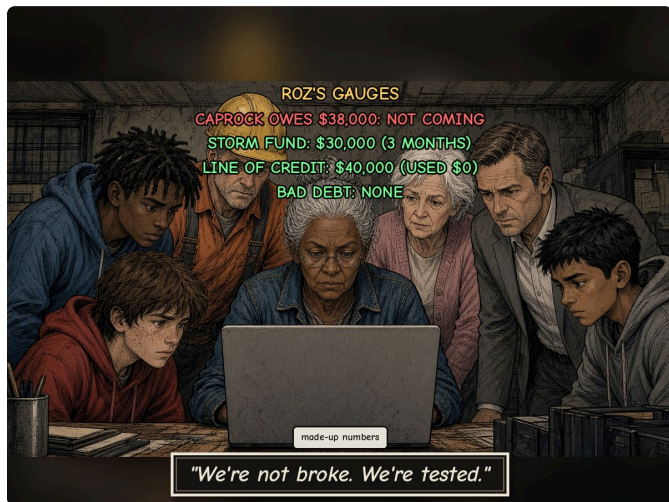
YARD AND RAIL LINE OF CREDIT: \$40,000. Used now: \$0.

BAD DEBT: none.

Marcus let out a breath he didn’t know he was holding.

“Three months,” he said. “We can breathe for three months.”

“We can breathe,” said Roz. “We can’t relax.”



The Relief Valve

After the meeting, Marcus took Tavo and Kenny to the big air compressor in the back corner. It was a tall red tank with a motor on top.

“What’s the scariest thing that can happen to this tank?” said Marcus.

“It explodes?” said Kenny.

“Right. Too much pressure, and *boom*.”

Marcus pointed to a small brass part on the side of the tank with a little ring on it.

“That’s why it has this. A relief valve.”

He pulled the ring. *PSSSSHHHH!* Air screamed out. Kenny jumped a foot.

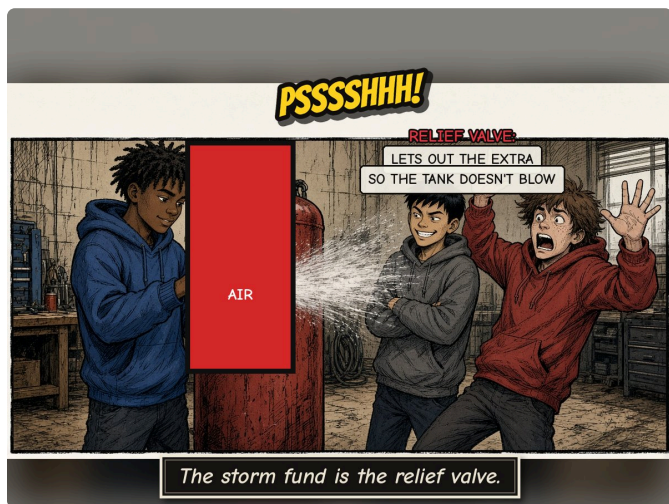
“If the switch ever fails and the pressure keeps climbing, this pops open by itself,” said Marcus. “It lets out the extra. So the tank doesn’t blow.”

Tavo frowned. “Last month you said the cushion was like a pressure switch.”

“It is. On normal days.” Marcus let go of the ring. The hissing stopped. “The switch handles little ups and downs. But a storm isn’t a little up and down. The relief valve is for the day *everything* goes wrong at once.”

“So the storm fund is the relief valve,”
said Tavo.

“So the storm fund is the relief valve,”
said Marcus.



Short Weeks

That afternoon, Roz and Ray made the
call nobody liked.

“Four-day weeks,” said Roz.

“Everybody. Starting Monday. Same

hourly pay, fewer hours.”

“Everybody?” said Brent.

“Everybody but us,” said Roz. “Ray and I take no paychecks at all until this is over.”

Marcus did the math in his head. One less day a week. That was a lot less money.

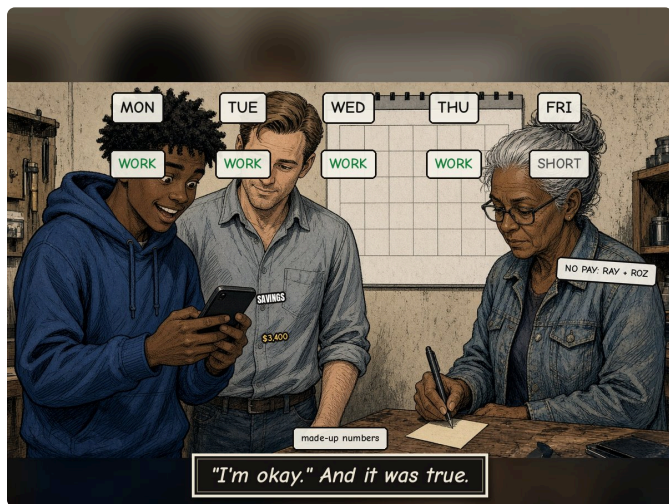
He thought about two years ago. Before the cushion. Back then, one short week would have meant a late rent payment, a late fee, and a lot of yelling at the ceiling at night.

Now he pulled out his phone and looked at his savings at Yard and Rail. \$3,400. Still there. Still his.

“I’m okay,” he said. And he was surprised to find it was true.

Brent nodded slowly. “Last bust I went through, I was at the bank,” he said. “We laid off half the floor in one afternoon. Nobody had a plan.” He looked around the shop. “Short weeks beat no weeks.”

Ray didn’t say anything. He just put his hand on Marcus’s shoulder for a second on the way past.



Ray at the Window

At closing time, Nia came by after school with her backpack.

She found Ray standing at the front window, mug in hand, watching the rain on the parking lot.

“Ruth says you saw this before,” said Nia. “An oil bust.”

Ray didn’t answer right away.

“Was it bad?”

“Yeah,” said Ray.

“What happened?”

Ray kept watching the rain. The wipers on a passing truck went back and forth, back and forth.

“Not yet,” said Ray.

Nia didn’t push. She opened THE RULEBOOK to a fresh page and wrote

the date at the top.

Rule 13: Storms are certain. Timing isn't.

Under that, she wrote: *The storm is here.*

Is the timing part about when it ends?



Ray's Cheat Sheet

- **Storms are certain.** Oil busts, job cuts, market crashes. They always come back around.

- **A storm fund is a relief valve.** It lets the pressure out so the whole thing doesn't blow.
- **Know your numbers before the storm.** How many months can you breathe?
- **Short weeks beat no weeks.** Sharing the pain keeps the crew together.

Next up, Chapter 2: Red Everywhere. Dev's mood ring turns black, Ray pulls out a timing light, and Kenny asks the question everybody wants answered.

Chapter 2: Red Everywhere

The Mood Ring

On Wednesday, Dev came in looking like he hadn't slept.

He held up his hand. "Look at it."

His mood ring was black. Not dark blue. Not gray. *Black*.

"It's never been black," said Dev. "Not even when I owed eleven hundred dollars on a TV."

"It's a ring, Dev," said Jaz. She'd come in on her day off to drop off muffins. "It measures how warm your finger is."

"Then my finger is *terrified*."

He showed them his phone. Every number on the screen was red. The whole market was down about a third from the top. On the news, people in suits kept saying *panic* and *selling* and *nobody knows*.

“My account is down a *third*,” said Dev.

“A third! I could’ve bought a car with the part that disappeared.”

“Is the robot still buying?” said Jaz.

Dev looked at his phone. “Yeah. Every payday. A hundred bucks. Even today.”

“Good,” said Jaz.

“*Good?*”

“Last fall you said red days were sale days,” said Jaz. “Was that just talk?”

Dev opened his mouth. Then he closed it.



The Timing Light

Ray rolled an old pickup into bay two. A real old one, from before computers ran engines. He popped the hood.

“Kenny,” said Ray. “Come here.”

He handed Kenny a tool that looked like a chunky flashlight with a trigger and a long wire. Ray clipped the wire to the engine.

“Timing light,” said Marcus. “Watch the wheel on the front of the engine.”

Ray started the truck. Kenny pulled the trigger. The light went *flash flash flash flash*. And in the flashing light, the spinning wheel seemed to freeze. A little white line on the wheel stood still next to a row of marks.

“Whoa,” said Kenny. “It stopped!”

“It’s still spinning,” said Marcus. “The light flashes at the exact moment the spark plug fires. So you see the mark in the same spot every time.”

“Why do you care when the spark fires?”

“Too early or too late, and the engine runs rough. Loses power. Can even get hurt.” Marcus pointed at the marks. “So you line it up. Right here. On an engine, timing is something you can *set*.”

Ray turned the key off. The truck went quiet.

“Engines have timing marks,” said Ray.
“Markets don’t.”



Kenny's Question

Kenny looked at the frozen marks. Then at Dev's red phone. Then back.

“So nobody knows when the market stops going down?” said Kenny.

“Nobody,” said Marcus.

“Not the guys in suits on TV?”

“Not them.”

“Not the president of the stock market?”

“There’s no president of the stock market,” said Nia, who had just come in.

“But no. Not anybody.”

Kenny thought about this. “Then why does everybody on TV act like they know?”

“Because ‘I don’t know’ doesn’t get anybody to watch,” said Ruth from the office door.

“So what do you do,” said Kenny, “if you can’t time it?”

Everybody looked at Ray.

“Don’t need to,” said Ray.

He picked up his mug and walked away.

“That’s it?” said Kenny. “That’s the answer?”

“That’s always the answer,” said Dev, rubbing his ring. “He says four words and leaves. You get used to it.”

Ask Me How I Know

Later, Tavo found Marcus under the old pickup, changing the oil.

“Why does Ray get so weird about this stuff?” said Tavo. “The crash stuff.”

Marcus slid out on the creeper. He wiped his hands on a rag.

“You know how Ray lost his half of the shop the first time?” he said. “Way back? Before he and Roz got back together?”

Tavo shook his head.

“There was a scare. Prices dropping. Everybody running for the door. Ray got scared and sold everything at the bottom. He sold his half of the shop to cover it.” Marcus tossed the rag in the bin. “Roz sat still. She kept hers. A year later, prices came back. Roz was fine. Ray had nothing.”

“Whoa.”

“He tells it in four words,” said Marcus. “Ask me how I know.”

Tavo was quiet. He thought about his own locker business, back before he got caught. How he'd panicked and dumped all his candy at half price the day before the vice principal found it.

“Selling at the bottom,” he said, “is like yanking the wrench too hard. You strip

the bolt.”

Marcus grinned. “Now you’re talking like a mechanic.”



Hold On or Get Out?

That night, the Rent Is Due
(Emotionally) group chat blew up.

Dev: my account looks like a crime scene
Andre: I’m thinking about selling everything. get out before it

gets worse. get back in when it's safe

Dev: is that smart?? it sounds smart

Jaz: how will you know when it's

safe? **Andre:** idk. when the news is

good? **Nia:** by then the prices are

usually back up **Andre:** "usually"

Marcus: Ray says don't need to time

it **Andre:** Ray doesn't need \$1,200

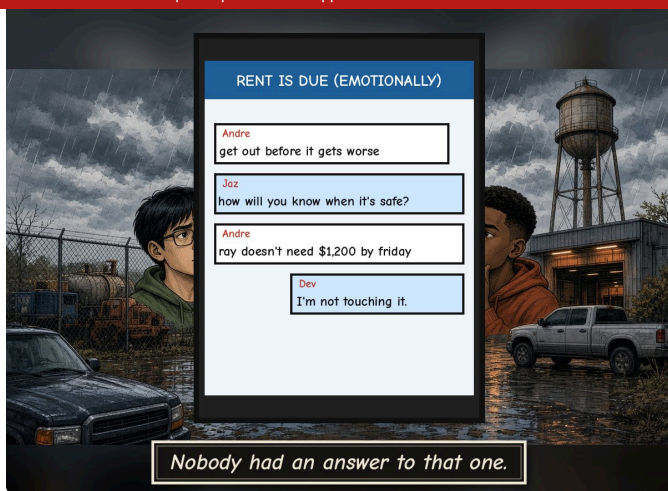
for a transmission by friday

Nobody had an answer to that one.

Dev looked at his black ring for a long time. Then he typed:

Dev: I'm not touching it. robot keeps buying. if I'm wrong I'm wrong

Andre: respect. I might still sell tho



Ray's Cheat Sheet

- **Engines have timing marks.**
Markets don't. Nobody knows when a crash stops. Nobody.
- **“I don't know” doesn't sell.** That's why the news acts sure.
- **Panic selling locks in the loss.** It's like stripping a bolt. Hard to undo.
- **Money you need soon shouldn't ride the market.** That's what the

cushion is for.

Next up, Chapter 3: Two Kids, Same Choice. Andre needs twelve hundred dollars by Friday. Dev keeps his hands off. Only one of them has a cushion.

That's the end of the preview.

You just read the first two chapters of Book 13: The Crash: Chapter 1 ("What We Built") and Chapter 2 ("Red Everywhere").

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